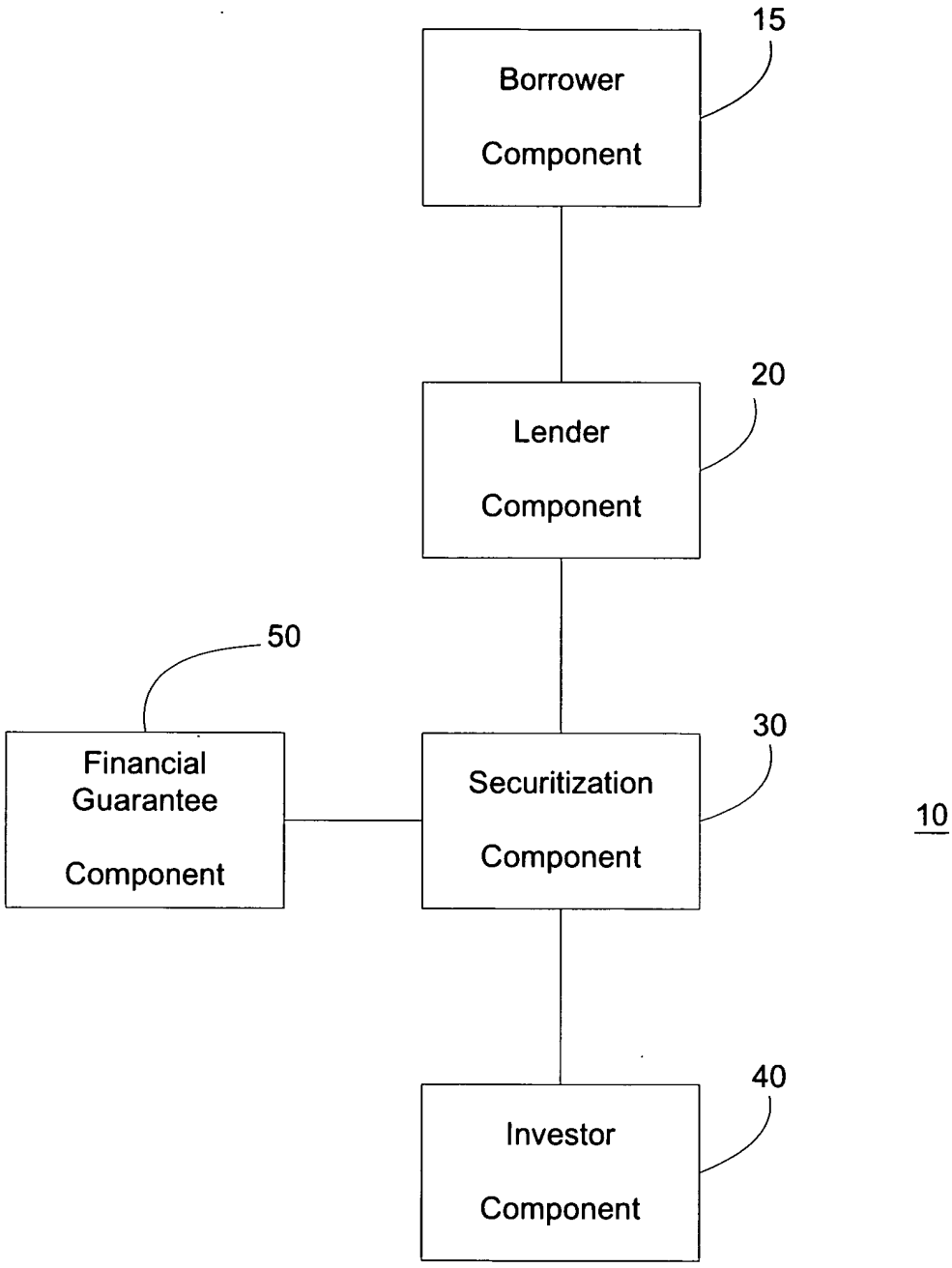
15
Borrower
Component
20
Lender
Component
50
Financial
Guarantee
Component
30
Securitization
Component
10
40
Investor
Component

Figure 1

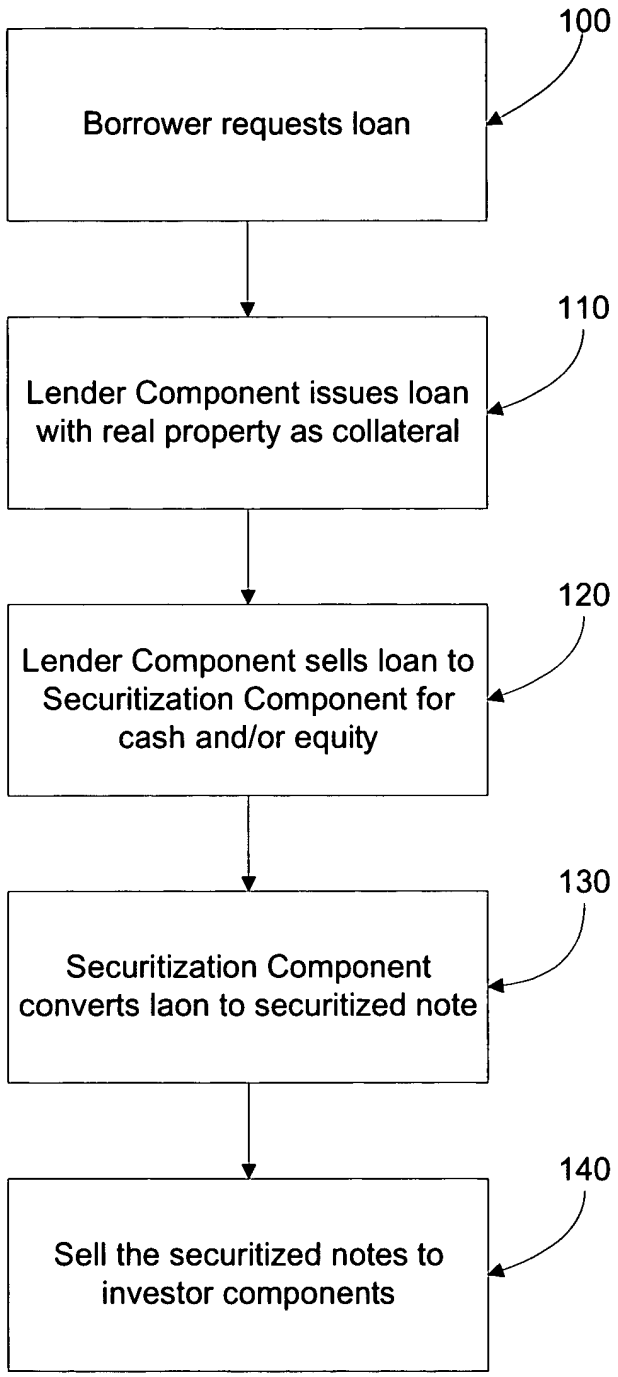
100
Borrower requests loan
110
Lender Component issues loan with real property as collateral
120
Lender Component sells loan to Securitization Component for cash and/or equity
130
Securitization Component converts laon to securitized note
140
Sell the securitized notes to investor components

Figure 2

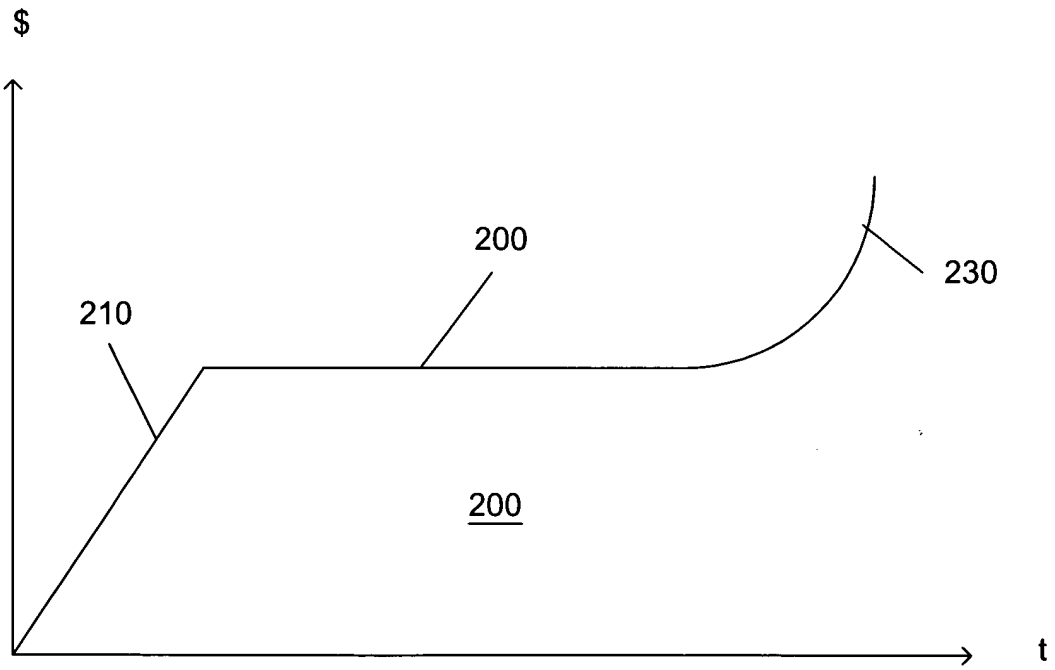

Figure 3

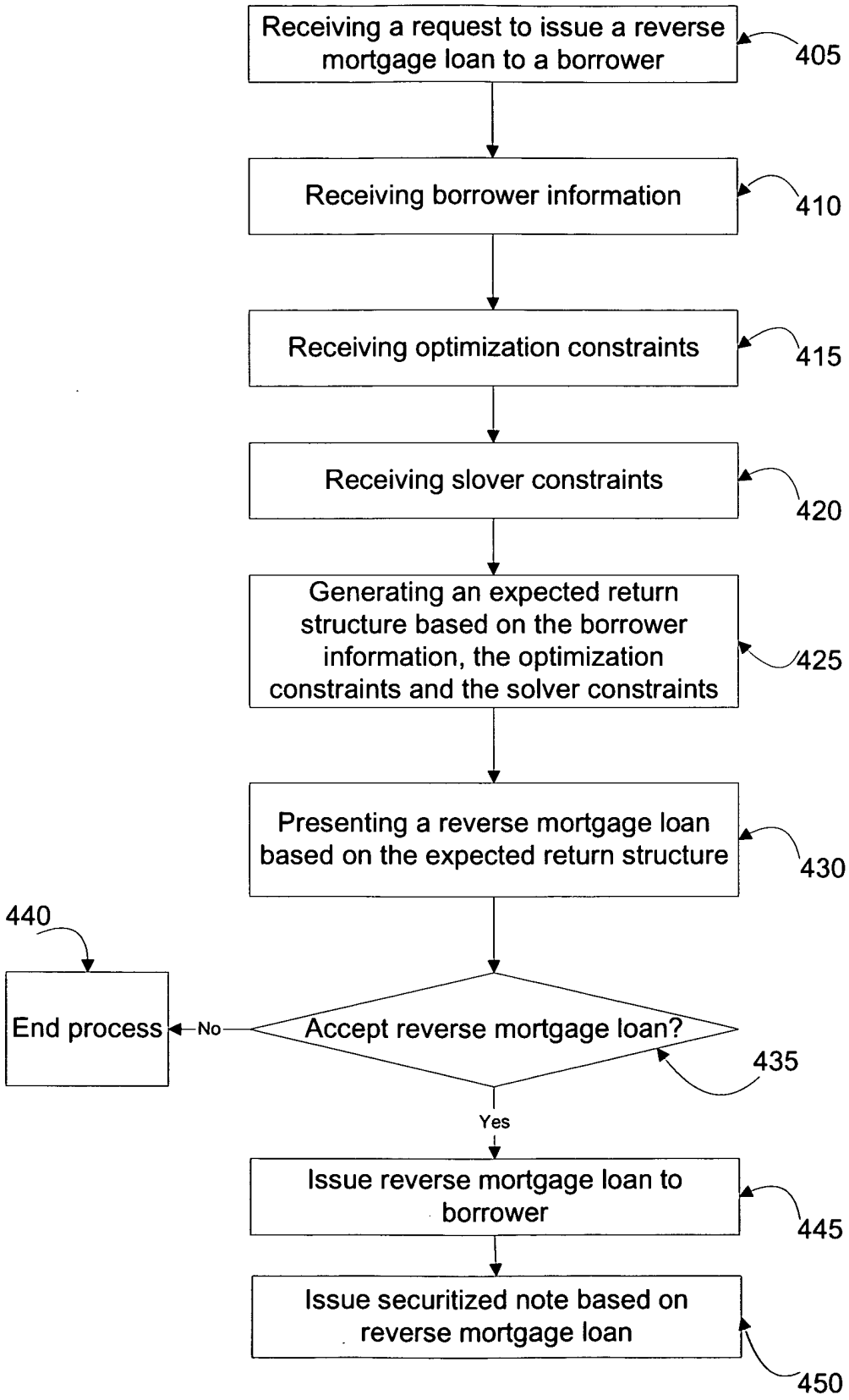
Receiving a request to issue a reverse mortgage loan to a borrower
405
Receiving borrower information
410
Receiving optimization constraints
415
Receiving slover constraints
420
Generating an expected return structure based on the borrower information, the optimization constraints and the solver constraints
425
Presenting a reverse mortgage loan based on the expected return structure
430
440
End process
No
Accept reverse mortgage loan?
435
Yes
Issue reverse mortgage loan to borrower
445
Issue securitized note based on reverse mortgage loan
450

Figure 4

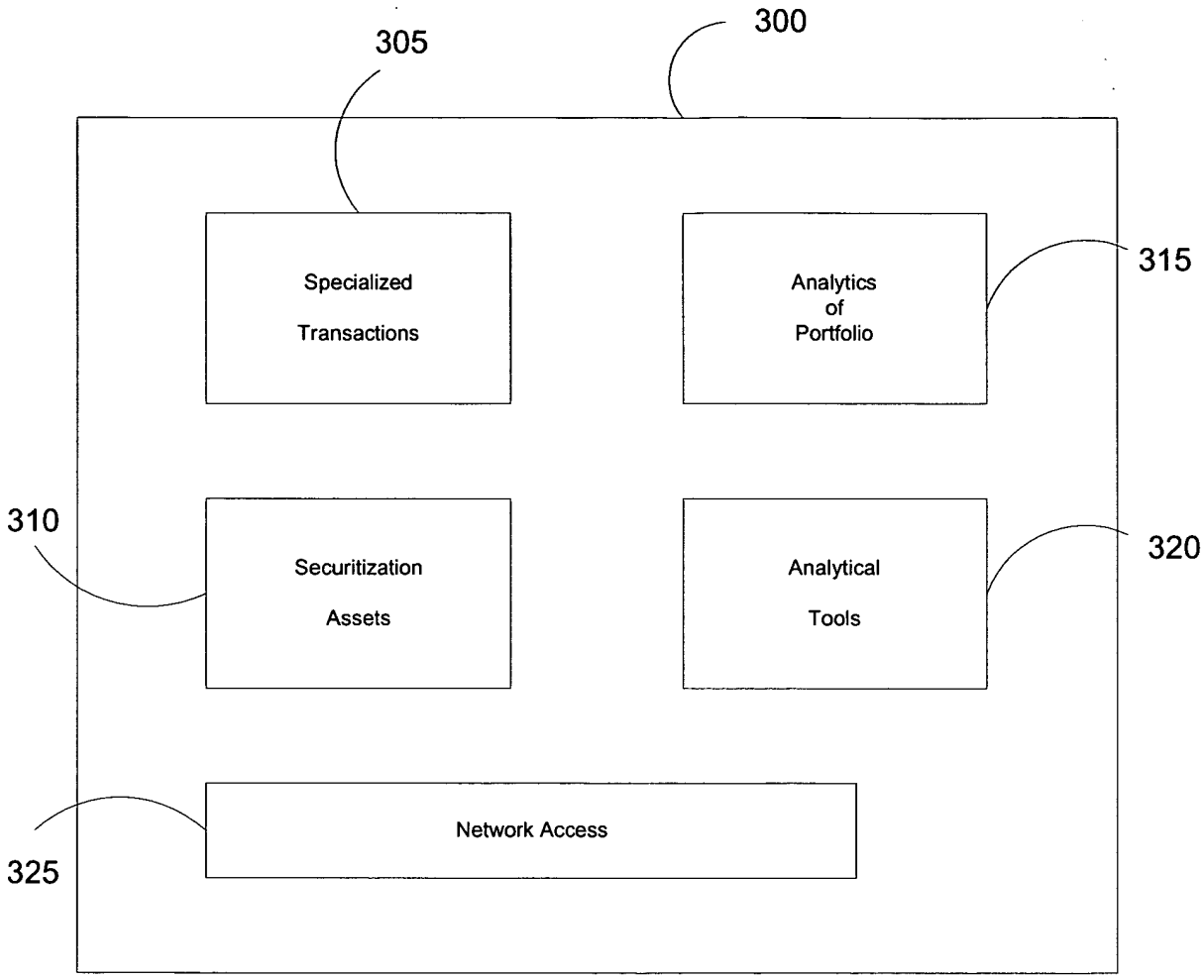
300
305
Specialized
Transactions
Analytics
of
Portfolio
315
310
Securitization
Assets
Analytical
Tools
320
Network Access
325

Figure 5